



400	402 CONSUMER I.D.	404 TRANSACTION TYPE	406 AUTHENTICATION	408 POINTS EARNED	410 DATE EARNED	412 DATE EXPIRED
420	CONSUMER A	SIGN-UP	LOW	100	1/1/99	1/1/2000
		SURVEY	LOW	100	3/5/99	1/1/2000
		REFERRAL	LOW	100	7/9/99	1/1/2000
		PURCHASE	HIGH	5000	11/22/99	1/1/2002
422	CONSUMER B	SIGN-UP	LOW	100	2/1/99	1/1/2000
		SURVEY	LOW	100	4/5/99	1/1/2000
		REFERRAL	LOW	100	6/9/99	1/1/2000
		REFERRAL	LOW	100	12/22/99	6/1/2000
	CONSUMER C	SIGN-UP	LOW	100	7/1/99	1/1/2000
		REFERRAL	LOW	100	8/5/99	1/1/2000

FIG. 4



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402 Consumer I.D.	404 Transaction Type	406 Authentication	408 Points Earned	410 Date Earned	412 Date Expired
Consumer A	sign-up	Low	100	1/1/99	1/1/2000
	survey	Low	100	3/5/99	1/1/2000
	referral	Low	100	7/9/99	1/1/2000
	purchase	High	5000	11/22/99	1/1/2002
Consumer B	sign-up	Low	100	2/1/99	1/1/2000
	survey	Low	100	4/5/99	1/1/2000
	referral	Low	100	6/9/99	1/1/2000
	referral	Low	100	12/22/99	6/1/2000
Consumer C	sign-up	Low	100	7/1/99	1/1/2000
	referral	Low	100	8/5/99	1/1/2000

FIG 4